

REMARKS

This application has been reviewed in light of the Advisory Action mailed February 24, 2009, in response to the Amendment After Final Action filed February 10, 2009. In response to the Advisory Action, Applicants filed a Request for Continued Examination (RCE) on March 10, 2009, which requested a 3-month suspension of action under 37 C.F.R. § 1.103(c). That request was approved on April 16, 2009. Further to the Amendment After Final Action, Applicants now submit this Supplemental Amendment .

Claims 30-53 are presented for examination, of which Claims 30, 38, and 46 are in independent form. The independent claims have been amended to define the invention more clearly. Support for the amendments may be found at, for example, paragraphs [0019]-[0021] of the published specification. Applicants request favorable reconsideration.

The Office Action mailed November 10, 2008, states that claims 30-53 are rejected under § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0049632 to Rigole (hereafter *Rigole*), in view of U.S. Patent Application Publication No. 2002/0029188 to Schmid (hereafter *Schmid*), and in further view of U.S. Patent No. 6,014,644 to Erickson (hereafter *Erickson*). Applicants submit that the amended independent claims 30, 38, and 46, together with the claims depending from them, are patentable over the cited prior art for at least the following reasons.

Independent claim 30 recites a method for facilitating a request for quotes from a plurality of request for quote (RFQ) providers. As amended, the method includes, among other steps, receiving user data and receiving quote provider data. Both the user data and the quote provider data are received in an RFQ enrollment system. The quote provider data is received

from each of the plurality of RFQ providers. The quote provider data includes information related to quotes that can be provided by each RFQ providers.

The Office Action relies on *Rigole* to teach an RFQ enrollment system and the receipt of user data. *Rigole* teaches a Selection and Transaction Network (STN) that allows consumers to select different services from different service providers. The STN includes an Interchange Party Computer System (IPCS), which consumers and service providers can access through a network cloud, as shown in Fig. 1. As *Rigole* discloses at paragraph [0043], the STN can support consumer-supplied enrollment data, as well as consumer-supplied requests for quotes related to service program details.

Rigole fails to teach an RFQ enrollment system that receives quote provider data related to quotes that can be provided by each RFQ provider. The Office Action considers the IPCS in *Rigole* to be an RFQ enrollment system. While the IPCS may receive data from consumers related to quotes, nothing in *Rigole* suggests that the IPCS receives data from the service providers related to quotes that they can provide. *Rigole* discloses quotes only once, at paragraph [0043], and that disclosure is in connection with data received from a consumer. Although *Rigole* discusses information related to the service providers stored on the IPCS at paragraph [0063], it does not teach that such information is received from the service providers, and it does not even contemplate that the information is related to quotes that can be provided by the service providers. Therefore, Applicants submit that *Rigole* fails to teach the step of receiving quote provider data recited in claim 30.

The secondary citations to *Schmid* and *Erickson* fail to compensate for the deficiencies in *Rigole*. *Schmid* discloses registering borrowers and lenders with a global capital specialist (GCS). However, as discussed at paragraph [0021], only funding parameters are

provided by a lender during registration with the GCS. Thus, *Schmid* fails to teach the receipt of information related to quotes that an RFQ provider can provide. *Erickson* fails to even contemplate an RFQ enrollment system, much less one that receives such information. Therefore, Applicants submit that claim 30 is patentable over all of the cited art, whether that art is taken alone or in combination.

Independent claims 38 and 46 have been amended to recite features similar to those discussed above in connection with claim 30. Thus, the reasoning set forth there also is applicable to these claims. Accordingly, Applicants further submit that claims 38 and 46 also are patentable over the cited art.

The other rejected claims in this application depend from one or another of the independent claims and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, Applicants respectfully request individual reconsideration of the patentability of each claim on its own merits.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application..

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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